In re: Aaron L Swartz Debtor Case No. 12-50474-mss Chapter 7

# **CERTIFICATE OF NOTICE**

District/off: 0647-5 User: admin Page 1 of 3 Date Rcvd: Jun 13, 2012 Form ID: 234a Total Noticed: 50

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jun 15, 2012.
                    +Aaron L Swartz, 1642 Herkender Ave, Akron, OH 44310-2716
+AAFA OF OHIO, INC, 1658 BRITTAIN RD, Akron, OH 44310-2702
AALLC/MARATHON OIL, CO/ ASSET ACCEPTANCE, POB 2036, Warn
db
21299181
21299182
                                                                                           POB 2036, Warren, MI 48090-2036
                                                       Irving, TX 75016-5839
                     AEGIS, POB 165839,
21299183
                   #ALEXANDRIA VANECK CO LPA, 5660 SOUTHWYCK BLVD, #110, Toledo, OH 4: ++APU OF EUCLID LLC, 8189 BRECKSVILLE RD, BRECKSVILLE OH 44141-1342
21299184
                                                                                                            Toledo, OH 43614-1597
21299185
                    (address filed with court: APU OF EUCLID LLC, DBA ADVANCE PAY USA,
                                                                                                                                  1082 E TALLMADGE AVE,
                      Akron, OH 44310)
                    +ASSET ACCEPTANCE,
                                                                                         1247 BROADWAY, Sonoma, CA 95476-7503
TT, POB 21089, Philadelphia, PA 19114-0589
21299187
                                                   C/O CHASE RECEIVABLES,
                                                  C/O MONARCH RECOVERY MGMT, POB 21089,
JTIONS, POB 1022, Wixom, MI 48393-1022
                   ASSET ACCEPTANCE, C/O MONARCH RECOVERY MGMI, 100 2001,
ASSET RECOVERY SOLUTIONS, POB 1022, Wixom, MI 48393-1022
BUCKEY E LENDING SOLUTIONS, C/O J MARK HELDENBRAND PC, POB 34772, Phoenix, AZ 85067-4772
+BUCKEYE LENDING SOLUTIONS, 7001 POST RD, STE 300, Dublin, OH 43016-8066
+CAPITAL ONE BANK USA, C/O NORTHLAND GROUP, POB 390846, Minneapolis, MN 55439-0846
+CAPITAL ONE BANK USA NA, C/O MATTHEW COFFMAN ESQ, 471 E BROAD ST, Columbus, OH 43215-3842
GOOD MEDICAL GRD-MDCR OTPT, C/O REVENUE GROUP, 3700 PARK EAST DR, STE 240,
21299188
                    ASSET ACCEPTANCE,
21299189
21299190
21299191
21299194
21299195
21299197
                       Beachwood, OH 44122-4339
                    +CHASE RECEIVABLES, 1247 BROADWAY, Sonoma, CA 95476-7503
+CHEEK LAW OFFICES, 471 E BROAD ST, 12TH FLOOR, Columbus, OH 43215-3806
+CLIENT SERVICES, INC, 3451 HARRY TRUMAN BLVD, Saint Charles, MO 63301-9816
21299198
21299199
21299200
                    +CREDIT ONE BANK, C/O ALLIED INTERSTATE, POB 361774, Columbus, OH 43236-1774
DEO, POB 26785, Richmond, VA 23261-6785
FIRSTCREDIT INC, POB 630838, Cincinnati, OH 45263-0838
21299201
21299203
21299204
                    +GE CAPITAL RETAIL BANK, C/O LENDING EDGE RECOVERY SOLUTIONS, 5440 N CUMBERLAND AVE, STE 300,
21299205
                       Chicago, IL 60656-1486
21299206
                    +GE MONEY, C/O PINNACLE FINANCIAL, DEPT 673, POB 4115, Concord, CA 94524-4115 +GLOBAL CREDIT & COLLECTION CORP, 300 INTERNATIONAL DR, PMB #10015,
21299207
                       Williamsville, NY 14221-5781
                    +HSBC BANK, C/O PROFESSIONAL RECOVERY, POB 1880, Voorhees, NJ 08043-7880 +INTERNAL MEDICINE SPECIALISTS, POB 909, Cuyahoga Falls, OH 44223-0909 +J C CHRISTENSEN & ASSOCIATES, POB 519, Sauk Rapids, MN 56379-0519 +JC PENNEY/GECRB, C/O ALLIED INTERSTATE, POB 361774, Columbus, OH 43236-1
21299208
21299209
                    +J C CHRISTENSEN & ASSOCIATES, POB 519, Sauk Rapids, MN 56379-0519
+JC PENNEY/GECRB, C/O ALLIED INTERSTATE, POB 361774, Columbus, OH 43236-1774
+LEGACY VISA, C/O LHR, 55 MAIN ST, Hamburg, NY 14075
+LVNV FUNDING, C/O ALLIED INTERSTATE, POB 361774, Columbus, OH 43236-1774
NORTHERN SUMMIT RADIOLOGY, POB 75645, Cleveland, OH 44101-4755
21299210
21299211
21299212
21299213
21299215
                      RADIOLOGY & IMAGING SER, C/O MONTGOMERY LYNCH & ASSOC, POB 22720,
21299217
                                                                                                                                 Beachwood, OH 44122-0720
                      SUMMA EMERGENCY ASSOCIATES, POB 1649, Akron, OH 44309-1649
21299219
                     SUMMA PHYSICIANS, INC, C/O MONTGOMERY LYNCH & ASSOCIATES, POB 22720, Beachwood, OH 44122-0720
21299220
                                             ESERVE HOSP, POB 75796, Cleveland, OH 44101-4755
518 WEST AVE, Tallmadge, OH 44278-2117
21299222
                      SUMMA WESTERN RESERVE HOSP,
21299223
                    +SYSTEM OPTICS,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 21299186 EDI: ACCE.COM Jun 14 2012 00:28:00 ASSET ACCEPTANCE, POB 2036, Warren, MI 48090-2036 21315614 +EDI: ATLASACQU.COM Jun 14 2012 00:28:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303, Attn: Avi Schild
21314448
                    +EDI: ATLASACQU.COM Jun 14 2012 00:28:00
                                                                                        Atlas Acquisitions LLC, 294 Union St.,
                       Hackensack, NJ 07601-4303
                    +E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM Jun 14 2012 00:50:59 CAPITAL ONE AUTO FINANCE, 3905 N DALLAS PKWY, Plano, TX 75093-7892
21299192
21299193
                      EDI: ARSN.COM Jun 14 2012 00:28:00
                                                                                CAPITAL ONE BANK USA, C/O ASSOCIATED RECOVERY SYSTEMS,
                     POB 469046, Escondido, CA 92046-9046
EDI: CAPITALONE.COM Jun 14 2012 00:28:00
21299196
                                                                                          CAPITAL ONE BANK USA NA.
                                                                                                                                   POB 71083.
                       Charlotte, NC 28272-1083
                     E-mail/Text: BKRMailOps@weltman.com Jun 14 2012 00:52:57
                                                                                                                  CREDIT ONE BANK/LVNV FUNDING,
21299202
                    C/O WELTMAN, WEINBERG & REIS, 323 W LAKESIDE AVE, STE 300, Cleveland, OH 44113-1009
+EDI: MERRICKBANK.COM Jun 14 2012 00:28:00 MERRICK BANK, C/O CARDWORKS SERVICING LLC,
21299214
                       225 W STATION SQUARE DR, Pittsburgh, PA 15219-1174
21299216
                      EDI: PHINPLAZA.COM Jun 14 2012 00:28:00
                                                                                        PLAZA ASSOCIATES, POB 18008,
                       Hauppauge, NY 11788-8808
                     EDI: ACCE.COM Jun 14 2012 00:28:00
21299218
                                                                               SPEEDWAY, C/O ASSET ACCEPTANCE, POB 2038,
                       Warren, MI 48090-2038
                    +E-mail/Text: steermans@summa-health.org Jun 14 2012 00:51:20
21299221
                                                                                                                         SIIMMA PHYSICIANS, INC DBA NEOCS.
                     POB 1020, Ravenna, OH 44266-1020
EDI: AISTMBL.COM Jun 14 2012 00:28:00
                                                                                   T MOBILE, POB 742596, Cincinnati, OH 45274-2596
21299224
                     E-mail/Text: felicia.fandrey-dalton@twcable.com Jun 14 2012 00:51:12
21299225
                                                                                                                                     TIME WARNER CABLE,
                       POB 0901, Carol Stream, IL 60132-0901
21299226
                    +EDI: MID8.COM Jun 14 2012 00:28:00
                                                                              VERIZON WIRELESS, C/O MIDLAND FUNDING, DEPT 12421,
                       POB 603, Oaks, PA 19456-0603
                    +EDI: RMSC.COM Jun 14 2012 00:28:00
21299227
                                                                            WALMART/GEMB, POB 530297, Atlanta, GA 30353-0297
                                                                                                                                              TOTAL: 15
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*
cr\* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2012

Signature: Joseph Spertjens

Ser admin Form ID: 234a Page 3 of 3 Date Rcvd: Jun 13, 2012 Total Noticed: 50 District/off: 0647-5 User: admin

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2012 at the address(es) listed below:

John D Frisby on behalf of Debtor Aaron Swartz frisbyjd@aol.com
Robert S. Thomas rsttrustee@yahoo.com, oh68@ecfcbis.com

TOTAL: 2

Northern District Of Ohio US Bankruptcy Court 455 Federal Bldg 2 South Main Street Akron, OH 44308

In re:

Aaron L Swartz Case No.: 12–50474–mss

Chapter: 7

Address:

1642 Herkender Ave Akron, OH 44310

Last four digits of Social Security No.:

xxx-xx-8776

## DISCHARGE OF DEBTOR IN A CHAPTER 7 CASE

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Dated:** June 13, 2012 /s/ Marilyn Shea–Stonum Form ohnb234 United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

#### EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

\* The Discharge Order is a very important document. Please keep a copy of it in your records \*

# **Collection of Discharge Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Discrimination Prohibited**

Employers are prohibited from discriminating against you because you filed bankruptcy. Similarly, a professional license or driver's license may not be revoked, suspended or denied because you filed bankruptcy.

## **Debts That are Discharged**

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

# **Debts that are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.